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ABSTRACT

This guide presents a course of study designed for public school continuing education programs. The course is intended to make older persons more knowledgeable about programs and services which, if used, could add appreciably to their well being. Four units make up the curriculum: (1) Stretching Your Income, Health Care and Services, Information and Referral Service; (2) Getting the Most for Your Money; (3) Creative Use of Leisure (Education-Recreation), Volunteer Service; and (4) Housing-Living Arrangements, Making a Will. (Author/JLL)

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HOW TO GET THOSE "EXTRAS" OUT OF RETIREMENT LIVING

A course of study designed for public school continuing education programs

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THE UNIVERSITY OF THE STATE OF NEW YORK / THE STATE EDUCATION DEPARTMENT
DIVISION OF CONTINUING EDUCATION/ALBANY, NEW YORK 12234

HOW TO GET THOSE "EXTRAS" OUT OF RETIREMENT

The University of the State of New York
THE STATE EDUCATION DEPARTMENT
Division of Continuing Education
Albany, New York 12234

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FOREWORD

Among the host of problems facing most of today's retirees is "how to make do" on a substantially reduced income. For some, a primary concern is how to remain physically and mentally active and vigorous.

Much has been achieved in New York State during the past several years to alleviate these problems through the development of new services and new entitlements by legislative action and through the efforts of nonprofit organizations. Too frequently, however, these services remain unused or underused through lack of understanding on the part of the general public about their intent and who is entitled to them.

This curriculum is designed for use by public school programs of continuing education as an offering in education for older men and women—hopefully, to contribute to a better use of existing programs and services and a better life in the later years.

The publication was researched and written by Henrietta F. Rabe, Associate in Continuing Education, of the Division of Continuing Education, State Education Department.

MARY L. REISS
Director, Division of Continuing
Education

INTRODUCTION

Most of today's men and women over 65 years of age are not working, are mobile, in reasonably good health, and live in their own homes, many alone, on a substantially reduced income. A great many feel reasonably free of pressing problems. However, problems do arise from time to time on which help is needed, or questions which the individual is hard pressed to handle. It is of great importance, therefore, that retirees know of their entitlements and where to go for information or help. There are numerous government and private agency programs designed especially for older persons, but often these are not used due to lack of information or because of a misconception about their entitlement. This applies to health services, income maintenance, home services, legal assistance, consumer information, leisure time opportunities, possibilities for remaining active and useful. Often problems might have been prevented through the use of local resources, or the availability of certain information might actually have increased one's retirement income. Too many older men and women lead economically and socially deprived lives largely through unawareness of resources that are available to them. Attempts are being made through local offices of the aging and other agencies to "spread the word." However, in the belief that continuing education can contribute to a better-informed citizenry and a better way of life, it becomes the responsibility of the schools to provide an educational service . . . that is important to the well being of older adults because it makes them aware of community resources and sources of answers to questions important to everyday living. This same information is of value to many men and women who feel a responsibility to older members of their family and friends, or who want to be helpful to neighbors.

For many older persons, utilization of what the community has to offer may be the alternative to institutionalization and be a means of independent living which clearly is the choice of today's older men and women.

HOW TO GET THOSE "EXTRAS" OUT OF RETIREMENT LIVING

Implications For Education

One way of getting information to large numbers of older persons is through a mini-course offered at a time and place convenient to the participants. Such an offering would provide information on local resources which relate to income maintenance; health; supportive, consumer, and legal services; leisure; volunteer service and housing.

Course Content

This curriculum is not conceived of as being all-inclusive with respect to life in the later years. It is not designed as a complete pre-retirement education program, although, to be sure, the material covered is an integral part of such a program. As the title indicates, the course is designed to make older persons more knowledgeable about services available locally which, if used, could add appreciably to their well being.

It is the responsibility of the course leader-coordinator to identify the local counterparts of these services (plus any not included) and to become sufficiently knowledgeable about each to be able to describe the service, in some cases with the help of a resource person.

The units making up the curriculum have been designed as four two-hour weekly sessions; however, the course should be regarded as flexible, with possibilities for rearrangement or regrouping of topics. Conceivably, in planning this offering it might be decided that for a particular group it would be better to spend more time on some topics and to eliminate others.

Session I—Stretching Your Income
Health Care and Services
Information and Referral Service

Session II—Getting the Most for Your Money

Session III—Creative Use of Leisure
(Education-Recreation)
Volunteer Service

Session IV—Housing—Living Arrangements
Making a Will

Laying The Groundwork

In the initial planning of this course, it is important (1) to solicit the close cooperation of the director of the area office for the aging; and (2) to create an ad hoc advisory committee composed of representatives of agencies or organizations, and other selected groups, which relate to older persons. The following are suggestive:

Area office for the aging (director and person responsible for Information and Referral Service)
County health department
County department of social services
Director, local senior citizens center
Manager, local housing for elderly projects
Local clergy
Local newspaper
Local chapter of AARP-NRTA
National Council of Senior County Cooperative Extension Agents

At the first meeting of the advisory committee, the objectives of the program should be discussed and their help solicited with respect to:

1. Suggestions for leadership (leader/coordinator and resource persons)
2. Identification of community resources (local counterparts of agencies/programs)
3. Time and place of offering
4. Possibilities for cosponsorship
5. Promotion and recruitment

Time and Place Of Offering

Most retirees have a preference for daytime activity so, clearly, this should be a factor when planning the course. Also, since transportation is a problem for many older persons, the course should be offered at a facility which is easily accessible by public transportation. Frequently, the public library and town hall are centrally located and have a community meeting room, with which facility retirees are familiar and feel "at home."

In weighing whether to offer the course during the day or evening, a factor for consideration is that an evening offering would make it available to persons soon to be retired or persons responsible for elderly relatives. In that event the library or town hall should be considered as an alternative to the public school.

Where the community has one or more hot meals programs for senior citizens, this has the potentiality of presenting a ready-made group for whom to provide weekly sessions following the noon meal. Such meetings should be promoted as a program service for those participating in the meals program as well as other interested adults.

Senior citizen centers, open daily, and other types of retiree organizations which meet with frequency might be interested in cosponsoring and promoting the series, keeping the meetings open to members as well as nonmembers. This has the advantage of giving the school a partner sharing the responsibility for successfully launching a new project. If offered in a senior center, it is important to schedule the meetings at a time which does not conflict with other regularly scheduled activities.

Necessary Leadership

(1) *Instructor–Coordinator*

The person selected as leader/coordinator should be thoroughly knowledgeable about the community and its resources. Although resource persons will handle certain topics, it is necessary for the leader to become knowledgeable about the services and programs under discussion and, wherever possible, to procure free descriptive materials for the group. Since it will be the responsibility of the leader/coordinator to conduct the meetings as well as to stimulate questions and discussion, he/she should have the skills of a discussion leader and be sensitive to maximizing these sessions as educational programs.

Ideally the leader of this course should be an outgoing personality who relates well to people, puts them at ease, and creates a permissive atmosphere.

(2) *Resource Persons*

For services which have complex eligibility requirements, it is desirable to bring in "the expert." Such persons will be readily available from the agency in question. Where such persons are used, they should be briefed ahead of time regarding the objectives of the course, the particular aspect of the subject which they are to discuss, the nature of the group, and the limit placed on the time allocated for their presentation. In most cases this should not exceed 15–20 minutes. Explain that additional time is being planned for questions and further discussion.

Promotion Of Series

Inasmuch as this is a new offering, it is of utmost importance that the series be given a great deal of publicity in advance, and for its duration, using mass media, flyers, and information shared with local agencies, business and industry, churches, etc.

Area Office for the Aging . . . In all likelihood the area office for the aging has a newsletter which has wide distribution. Include an announcement of the course in that newsletter.

Local Newspaper . . . Get the cooperation of the local press. Arrangements should be made for a news item before and after each session. Inasmuch as each session covers different topics and includes different speakers, the program will continue to be newsworthy. Stress the fact that the course is open without fee to any interested person for any one or all sessions.

Local Radio . . . Provide the local radio with full information and possibilities for frequent spot announcements—

"No matter who you are, if you are sixty and over, at some time you are going to want to know . . ."

"Stretching your dollar—Making use of your time—If you are 60 and over, you can't afford to miss . . ."

Flyer . . . Get wide distribution in supermarkets, banks, libraries, hospital waiting rooms, senior citizen centers. Try to get the cooperation of local voluntary action centers or students for distribution.

Senior Citizens Clubs, Centers, Retiree Groups . . . Contact the director of these groups. Make arrangements for the coordinator of the series to speak to the groups, describing the course and inviting participation. Suggest offering the course at their facility if the group is interested.

Local Business and Industry . . . The personnel directors of local business and industry should be contacted, regarding the offering, and cooperation enlisted in getting information to retirees through company letters or journals and information posted on the company bulletin board. Shopping centers are good locations for posters and flyers.

Health and Social Agencies . . . The director of these agencies should be provided with information and flyers on the series, with the request that they be

shared with members of staff who have frequent contact with older persons—case workers, counsellors, public health nurses, etc.

Regional Office of Social Security . . . Acquaint the manager of this office with the course and its objectives. Leave a supply of flyers for distribution.

Local physicians—Local clergy . . . Since doctors and clergy have frequent contact with older persons, it is highly desirable to acquaint them with the new offering, including time and location. Leave flyers at doctors' offices. Have clergy make an announcement about the course from the pulpit during the weekend services and include it in the church newsletter.

Public Buildings . . . Banks, libraries, and all public buildings are good spots in which to leave posters and flyers.

Course Outline

For each of the sessions, topics are given in sufficient detail to enable the leader/coordinator to identify the service locally. These resources should be described in simple, easily understood terms, with answers given to the following questions:

What is the service?
For whom is it designed?
Who provides the service?
Who is entitled to it?
How does a person apply for it?
Where can one get more information?

If it appears that any of the programs or services are not available locally or within the county, they should be eliminated.

Conducting The Sessions

A most important element in this offering is for the leader/coordinator to create an atmosphere wherein everyone feels comfortable, at ease, free to raise questions, share ideas and experiences. The room should be physically comfortable and with good lighting.

Half of each session will be devoted to presentations by the leader/coordinator on the topics listed for discussion. However, to make this a teaching-learning experience, there must be feedback from the participants. This means that the speakers must be briefed ahead of time that they will be held to a given time limit and that time is being allowed for questions and discussion. If the speaker has to be cut off, this should be done tactfully, giving him/her a few additional minutes to conclude the presentation, with a reminder that during the discussion period there will be time to add information not previously covered.

Films, Flip Chart and Slides . . . These help to motivate, clarify, sum up, reinforce, and stimulate discussion. Such a topic as "Your Food Dollar" can be handled effectively with the use of such slides as are readily available from the County Cooperative Extension; similarly, slide presentations from the Social Security Administration on Medicare.

Selected References

Persons conducting this course are well advised to procure a copy of the following pamphlet and recommend it to the participants:

TO FIND THE WAY . . . TO SERVICES IN YOUR COMMUNITY, D.H.E.W. Publications (SRS) 73–30807, Superintendent of Documents, U.S. Government Printing Office, Washington, D.C. 20402 (60 cents).

For each session a list of free and inexpensive materials are included. If possible, these lists should be duplicated for distribution to the participants. Wherever possible, free pamphlets should be procured in quantity for distribution.

Defraying Course Costs

Of necessity, this mini-course for older men and women should be offered without fee. Conceivably it might be possible to get a well-qualified retiree to serve as leader/coordinator as a volunteer. In most cases, however, other sources of help will have to be found—possibly through the local office for the aging, a personnel director "borrowed" from local business/industry, or from an agency willing to cosponsor the offering.

Since education specially designed for older men and women should be an integral part of all public school programs of continuing education, a possible source of funding might be through the Community Schools Act of 1974.

For further help or suggestions contact the Division of Continuing Education, State Education Department.

Session I

Stretching Your Income
Health Services
Information And Referral Service

Recommended Leadership

Representatives from area:
Office for the Aging
Health Department
Social Security Office

Format Of Meeting

Opening remarks
Introduction of speakers
First hour—presentation of speakers
Ten-minute break
Fifty minutes for discussion

Opening Remarks

The primary problem facing most older persons today is how to live with dignity on a fixed income in these times of extraordinary inflation. Most retirees, if asked, would readily admit that they are hard pressed to stretch their retirement income.

Today's session will deal with that topic. It will include:

(1) A number of legal entitlements and tax abatements established for retirees
(2) Health services which are available at little or no cost including medical health insurance
(3) Special insurance provisions for the elderly.

In each case we will attempt to describe the particular service, who is entitled to it, and how one can get more information on it.

To discuss some of these topics we have two (or more) invited guests, each of whom will speak for about 15 minutes. I, too, will be discussing some of the services which we want to bring to your attention.

We will have a 10-minute break following the presentations, after which we will reconvene for 50 minutes to discuss questions raised by you and to share some of your experiences which relate to the topics.

So, get out your pencil and pad for taking notes, if you wish to, and for jotting down any question on which you want further information. We want to hear from as many of you as possible.

Topics for Discussion

I. Stretching Your Retirement Income

1. *Supplementary Security Income (SSI)*

   A federal/state program for supplementing the income of persons in need who are 65 or older and needy persons of any age who are blind or disabled.

   For further information: Area social security office

2. *Tax Relief for Seniors*

   Four Federal income tax benefits exist for taxpayers 65 and older. Two benefits apply to all taxpayers over 65; two are available only to those who qualify because of individual circumstance.

   For further information: Area Bureau of Internal Revenue

3. *Property Tax Reductions*

   Any county, city, town, village or school district, after a public hearing, is empowered to enact a law, ordinance, or resolution granting a 50% tax exemption on real property owned by low income persons 65 years of age and over with a maximum annual income of $6,500.

   For further information: County assessor's office, local government

4. *Veterans' Pension*

   Veterans who served during wartime who are over 65 years of age and honorably discharged are entitled to a pension, the rate of which is determined by yearly income. Widows of veterans are also entitled to non-service connected death pensions.

   For further information: Area veterans' bureau

5. *Food Stamps*

   Persons 60 years of age and over with limited resources are eligible to purchase food stamps which are worth about 30% more in purchasing power at most food stores. These are considered bonus food dollars.

   For further information: Area office of social services

6. *Reduced Transportation Costs*

   (1) Area offices for the aging are attempting

to integrate transportation needs with other services being provided in such programs as nutrition, R.S.V.P., etc.

For further information: Area office for the aging

(2) In growing number of communities local transportation systems offer reduced rates for senior citizens during nonpeak travel hours.

For further information: Local transit system

(3) Some senior citizens centers arrange to transport members to and from the center if the person is unable to get there on his own.

For further information: Local senior citizens center

7. *Discount Plans*

A large number of communities have initiated a discount program for their senior citizen residents which entitles them to discounts at various stores, theatres, etc. Identification cards and lists of participating merchants are available at no cost.

For further information: Area office for the aging, or local senior citizens center

8. *Emergency Financial Assistance*

A 1975 amendment to the State Social Services Law provides emergency assistance and supplementary income benefits for the elderly, allowing assistance in the event of stolen benefit checks, and where household expenses are necessary to prevent eviction, utility shutoff, or to restore utility service.

For further information: Area office of social services

9. *Public Utility Deposit Exemption*

Under New York State Law, gas, electric and telephone companies must exempt from the cash deposit requirement the dwelling units of subscribers who are age 62 or older except when the company can show that the older subscriber is a bad risk.

For further information: Local government, county executive office

II. Part-Time Employment

1. *Comprehensive Employment and Training Act (CETA)*

Localities receiving federal funds for public service jobs in State and local government agencies (such as schools, public hospitals, libraries, public works) where an identifiable public service need exists. Older workers are given special consideration.

For further information: New York State Employment Office

2. *Foster Grandparent Program*

A federally funded program which provides up to 20 hours employment a week for low income adults over 60 years of age. As foster grandparents, they give love and attention to institutionalized and handicapped children.

3. *Senior Companion Program*

A federally funded program for low income persons 60 years of age and over capable of serving adults with special needs and disabilities on a personalized and regular basis.

4. *Operation Greenthumb*

A federally funded part-time employment program sponsored by the National Farmers Union under contract with the Department of Labor to employ older low income rural persons, to carry out community betterment and to provide special outreach services to the aged.

5. *Greenthumb Environmental Beautification Program*

A federally funded part-time work program for low income rural senior citizens, operated through a nonprofit organization with funds allocated through the Department of Environmental Conservation and the State Office of Parks and Recreation.

For further information on Nos. 2, 3, 4, 5 above: Area office for the aging

6. *VISTA (Volunteers in Service to America)*

A federally funded program which enables qualified retirees to do for our country what the Peace Corps has been doing abroad. For nominal pay plus living costs, a VISTA worker can be placed in a mental hospital, a slum school, Indian reservation, etc.

For further information:

Action
806 Connecticut Avenue, NW.
Washington, D.C. 20525

III. Insurance

1. Automobile Insurance

State law prohibits an insurer from canceling a policy solely on ground of advanced age.

2. Fire and Extended Coverage

For persons having difficulty obtaining fire and extended coverage for house or apartment and contents, the New York Property Association operates a pool made up of all licensed insurers of New York State.

For further information: Your local insurance carrier

3. Medical Insurance: See Medicare (following section)

IV. Health Services

1. Medicare—Part A

Hospital insurance, operated through the Social Security Administration, pays for necessary inpatient hospital care in a skilled nursing facility and for care at home by a health agency. If prescribed by a physician, Medicare can pay for part-time skilled nursing service, physical therapy, speech therapy, and medical supplies. Individual is responsible for part of the costs.

For further information: Local social security office

2. Supplementary Medical Insurance—Part B of Medicare

Nonprofit medical insurance, at a modest cost to the individual, pays for most physicians' services, out-patient hospital costs.

For further information: Local social security office

3. Medicaid

Medical assistance for needy persons, paid for with federal, State, and local funds, and available through local departments of social services. Covers expensive hospital care including chronic and catastrophic illness. Persons receiving SSI are automatically eligible. All persons over 65 who cannot pay costs of medical care are also eligible.

For further information: County department of social services

4. Health Clinics

There is a growing network of health clinics and mental health clinics throughout the State providing health screening at little or no cost for diabetes, glaucoma, blood pressure, blood tests, X-ray, urine analysis, etc.

For further information: County health department

5. Group Meals for the Elderly

Nutrition programs for the elderly, federally and State funded, provide a hot noon-day meal for persons 60 years of age and over in centrally located facilities open to all persons over 60 years of age regardless of ability to pay. Each program has a suggested contribution for those who are able to contribute to the cost of the meal.

For further information: County office for the aging

6. Home Services

Efforts are being made to assist older persons to maintain independent living in their own homes, as an alternative to nursing homes or other types of institutionalization, by making available needed services, some of which are government supported.

(1) Friendly Visiting

Provides regular visits to homebound persons for purpose of socialization and to see if help is needed.

(2) Telephone Reassurance

Provides telephone calls at specified times, as often as is necessary, to individuals who live alone to determine if they are safe and well, if they require assistance, and to provide reassurance.

(3) Nursing and Therapy Services

Home services or public health or county nurse or other specialists such as physical and speech therapists or health aides provided under written orders of physician. (May be covered by Medicare.)

(4) Home Health Aides

For those unable to care for themselves because of illness or advanced age, a home health aide can assist in personal care of the patient, preparation of meals, and light housekeeping.

(5) Home-Delivered Meals

A service for persons who are homebound due to convalescence from illness, infirmity, physical handicap or advanced age, and unable to prepare their own meals.

(6) Escort Service

Assistance and transportation provided to individuals who, for physical reasons, are unable to use public transportation facilities to reach needed services.

For further information:

County department of health
County department of social services

7. *Mental Health Clinics*

Most county governments in New York State operate mental health clinics which serve the general public and persons referred by public and private agencies, clergy, physicians, or family. Consultation, diagnosis, rehabilitation and education in mental health are provided.

For further information:

County department of mental health
County mental health association

V. Information And Referral Service

Information and Referral Service

Most of the counties of New York State operate an area office for the aging. This office is responsible for administering federally and State funded programs. All such offices operate an Information and Referral Program in the areas of health, housing, employment, leisure time activities, insurance, protective services, home services, etc. A "Hot Line" is also maintained which enables persons in need of help to telephone at no cost and receive such help.

For further information: Area office for the aging

Selected References

(Free and Inexpensive Pamphlets)

Adult Care Homes, N.Y. Board of Social Welfare, 74 State Street, Albany, N.Y. 12207

Food Stamps, Facts and Figures—Guide, Application, Certification of Need for Food Stamps, State of N.Y., Department of Social Services, 140 Western Avenue, Albany, N.Y. 12243

Food Stamps . . . who can get them . . . how they can get them, Department of Social Services, 140 Western Avenue, Albany, N.Y. 12243

Health Insurance for People 65 and Over: Hospital Insurance and Medical Insurance, U.S. Social Security Administration, Washington, D.C. 20201, No. FS 3:35:883A, 1966

Insurance for Older New Yorkers, N.Y. State Insurance Dept., Albany, N.Y. 12210, May 1971

Medicaid, How New York State Helps When Illness Strikes, Publication No. 1006, State Dept. of Social Services, Albany, N.Y. 12203

Meeting Community Needs Through Voluntarism, Action, Region II, 26 Federal Plaza, New York, N.Y. 10007

Protecting Older Americans Against Overpayment of Income Taxes, Senate Special Committee on Aging Superintendent of Documents, U.S. Government Printing Office, Washington, D.C. 20402 (30 cents)

Public Service Employment Program for Elderly Low Income Rural People, Green Thumb Inc., 1012 14th Street, NW., Washington, D.C. 20005 or Green Thumb, New York Farmers Union, 42 Main Street, Cobleskill, N.Y. 12043

Role of Local Government Under CETA, U.S. Dept. of Labor, Manpower Administration 1974

She Needs a Home, N.Y. State Department of Social Services, Albany, N.Y. 12203

Social Services for the Aged, Blind, and Disabled, N.Y. State Department of Social Services, Albany, N.Y. 12203

Supplementary Security Income (SSI), Publication No. 73-11010, June 1973, U.S. Department of Health, Education and Welfare, Social Security Administration, Washington, D.C. 20203

Tax Benefits for Older Americans, Publication No. 554, Department of the Treasury, Internal Revenue Ser-

vice, Superintendent of Documents, U.S. Government Printing Office, Washington, D.C. 20402 (60 cents)

To Find the Way . . . To Services in Your Community, DHEW Publication (SRS), No. 73-20807, Superintendent of Documents, U.S. Government Printing Office, Washington, D.C. 20402 (60 cents)

Your Medicare Handbook, Department of Health, Education and Welfare, Publication No. (SSA) 74-10050

1975 N.Y. State Legislation Affecting the Elderly, N.Y. State Office for the Aging, 855 Central Avenue, Albany, N.Y. 12206

Session II

Getting The Most For Your Money

Recommended Leadership

Cooperative Extension Agent
Representative of Legal Aid Society
Representative of Better Business Bureau
Representative of local consumer agency

Format Of Meeting

Opening remarks
Introduction of speakers
First hour: 30-minute slide presentation on "Getting the Most for Your Money," followed by 30-minute discussion period
Ten-minute break
Second hour: Speaker throws out two or three leading questions (about 5 minutes) such as—

"How many of you have received merchandise through the mail which you did not order? What did you do about it?"

"Have any of you bought household equipment from a door-to-door salesman which you later regretted?"

"Have any of you ever tried to collect on a so-called guarantee without getting satisfaction? What happened?"

These questions should be regarded as "openers." Speaker should follow up questions with a fuller presentation and discussion.

Opening Remarks

There seems little need to document the importance of consumer education in a technological society where the general public is completely dependent for everyday living on the purchase of services and consumer goods which keep changing in composition, packaging, pricing, and form of marketing. Consumer issues, which are varied and complex, vitally affect the lives of the general public, but bear particularly heavily on the retiree with a fixed income in an economy where the dollar continues to shrink in value. Clearly, it is of great importance to older men and women to discover ways by which they can get the most for their shopping dollar and to become more knowledgeable about current consumer issues vital to their well being. So much is this a problem of older adults that some of the large national organizations representing this sector of the population have taken on a consumer advocacy role. This includes such organizations as the American Association of Retired Persons-National Association of Retired Teachers, the National Council on Aging, the National Council of Senior Citizens, and the New York Statewide Senior Action Council Inc. Increasingly, older persons are willing to work for political or social action beneficial to them.

In this session we hope to share with you ideas on how to get the most out of your shopping dollar and how to get help if you feel you have been misled in products which have been sold you.

For your shopping dollar we will be hearing from _____, a specialist from Cooperative Extension, who will talk (and show slides) for 20–30 minutes. We will then have a half-hour for questions and discussion followed by a 10-minute break, after which we will discuss legal protection.

Topics For Discussion

I. Getting The Most For Your Money

1. *Labeling*
   - Nutrition
   - Additives
   - Unit Pricing
2. *Cooperative Shopping*
3. *Buying on Sale, "Specials," "Bargains"*

II. Consumer Help And Protection

1. *Warranty/Guarantee*
2. *Buying on Credit*

3. *Home Solicitation* (right-to-cancel clause)

4. *Signing a Contract*

5. *Unordered Merchandise*

6. *Hearing Aids*

New York State legislation requires registration of hearing aid dealers and fitters. No hearing aid may be sold to any person unless he has been examined by a medical specialist in diseases of the ear or a licensed audiologist and a written recommendation has been made for a hearing aid. A 30-day money back guarantee must be given. Dealers must be registered with the Department of State.

7. *Getting Written Estimates*

8. *Consumer Protection Agencies*

Local

Better Business Bureau

Chamber of Commerce

Monitors local advertisers and serves as mediator between participating businesses and consumers.

Newspaper Complaint Column (Action Line)

Facilitates negotiations between business and consumer.

Legal Aid Society

Provides legal help to persons with low income on such matters as landlord-tenant problems, fraud by door-to-door salespeople, difficulty with governmental agencies, etc.

Local Consumer Protection Agency

County

Small Claims Court

In legal disputes up to $1,000, it is possible to procure a summons against another person or business and a court hearing (usually within two weeks). A legal decision usually is made the same day. Fee $3.00. No lawyer is involved.

State

N.Y. State Consumers Protection Board

Gives advice on consumer problems and frauds. Does not act on individual complaints but encourages consumers to file complaints and refers them to proper agency.

Bureau of Consumer Frauds and Protection, N.Y. State Department of Law

Helps with consumer problems, eliminates fraudulent practices in the sale of goods and services. Upholds the law governing unordered merchandise for which the receiver has no responsibility.

Federal

Food and Drug Administration, 5401 Westhard Avenue, Bethesda, Maryland 20016

Responsibility that foods marketed throughout the country are safe, pure, and wholesome; that drugs, medical devices, and cosmetics are safe and effective; that products are properly labeled and are not misleading.

Federal Trade Commission, Bureau of Consumer Protection, 26 Federal Plaza, New York, New York 10007

Regulates national advertising. Handles cases of fraud in interstate commerce. Upholds Fair Credit Reporting Act and fair labeling of goods on such items as wool, fur, leather (no food, drug, or cosmetics).

Selected References

(Free and Inexpensive Pamphlets)

ABC's of Careful Buying, Bureau of Consumer Frauds and Protection, Albany, N.Y. 12234

A 10-Point Guide for the Careful Investor, Bureau of Consumer Frauds and Protection, Albany, N.Y. 12234

Be A Good Shopper, U.S. Government Printing Office, Washington, D.C. 20402, Catalog No. A43, 2:sh7, 1965 (.05c)

Be Wise, Consumer's Quick Credit Guide, U.S. Government Printing Office, Washington, D.C. 20402, Catalog No. A1, 11/3:C86, 1964 (.05c)

Beware of Health Quacks, American Medical Association, Dept. of Health Education, 935 N. Dearborn St., Chicago, Ill. 60610

Consumer Credit, N.Y. State Bar Association, 1 Elk Street, Albany, N.Y. 12207

Consumer Information: An Index of Selected Federal Publications of Consumer Interest, 1975, Consumer Information, Public Documents, Distribution Center, Pueblo, Colorado 81009 (includes reference to many free publications)

Cooking for One in the Senior Years, N.Y. State College of Human Ecology, Cornell University, Ithaca, N.Y. 14850

Cut Food Costs When You Shop, Cooperative Extension, N.Y. State College of Agriculture and Human Ecology, Cornell University, Ithaca, N.Y. 14850

Fight Back: The Ungentle Art of Self Defense, U.S. Federal Trade Commission, Washington, D.C. 20580

Food and Drug Administration Pamphlets, 599 Delaware Avenue, Buffalo, N.Y. 14202:

Know About Adverse Reactions to Medicine
Know About Medicines Without Prescriptions
Know About Prescription Drugs
Know About Cosmetics
Know About Diagnostic X-rays
Know About Laws Enforced by F.D.A.
Know About Nutrition Labels on Foods
How You Can Report to F.D.A.
Quackery

Guides Against Bait Advertising, U.S. Federal Trade Commission, Washington, D.C. 20580

Guides Against Debt Collection Deception, U.S. Federal Trade Commission, Washington, D.C. 20580

Guides Against Deceptive Packaging, U.S. Federal Trade Commission, Washington, D.C. 20580

Investigate, Stop, Look, Says Federal Trade Commission, U.S. Federal Trade Commission, Washington, D.C. 20580, 1966, Catalog No. FT 1, 2:In8

Nutrition Labeling Can Help You, Director of Consumer Affairs, Grand Union Company, 100 Broadway, East Paterson, N.J. 07407

Nutritional Sense and Nonsense, New York State College of Home Economics, Cornell University, Ithaca, N.Y. 14850

Protection for the Elderly (brochure). FTC Buyers Guide No. 9, Federal Trade Commission, 67th Street and Pennsylvania Avenue, NW., Washington, D.C. 20580

Read the Label on Foods, Drugs, Devices, Cosmetics, and Household Chemicals, U.S. Government Printing Office, Washington, D.C. 20402, Catalog No. FS 13,111:3, 1965 (20c)

Serving the People of N.Y. State, Bureau of Consumer Frauds and Protection, Albany, N.Y. 12234

The Poor Seek Justice, U.S. Government Printing Office, Washington, D.C. 20580, Publication No. 287–291. 1976

Think Before You Ink, State of New York, Consumer Protection Board, 99 Washington Avenue, Albany, N.Y. 12210

Tips for Energy Savers (in and around the home . . . on the road . . . in the marketplace), Conservation and Environment, Federal Energy Administration, Washington, D.C. 20461

Unit Pricing Can Save You Money, Director of Consumer Affairs, Grand Union Company, 100 Broadway, East Paterson, N.J. 07407

When You Need A Lawyer, N.Y. State Bar Association, 1 Elk Street, Albany, N.Y. 12207

Your Grocery Dollar, Grocery Manufacturers of America, 205 E. 42nd St., New York, N.Y. 10017

Your Money and Your Life, Senior Citizens and Medical Quackery, U.S. Food and Drug Administration, Washington, D.C. 20204, Catalog No. FS 13, 121:41, 1966

Session III

Creative Use Of Leisure (Education/Recreation) Volunteer Service

Recommended Leadership

Director of public school continuing education
Director of senior citizens center
Director of Volunteers (hospital, Red Cross, Voluntary Action Center, etc.)

Format Of Meeting

Opening remarks
Introduction of speakers
First hour: 30 minutes for presentations on continu-

ing education and on senior centers followed by 30-minute discussion period

Ten-minute break

Second hour: 20 minutes for presentation on Volunteer Service followed by 30-minute discussion period

Opening Remarks

Today's session will be devoted to two major topics—how to make the best use of your leisure and how to remain useful and a contributing member of the community through volunteer service. During the first hour we will be discussing education and recreation after which we will have a 10-minute break. That will be followed by a discussion on volunteer service.

So, once again, get out your pencil and pad and take whatever notes you care to, and jot down questions on which you will be wanting to get answers.

To open the discussion on education and recreation—life and learning go hand in hand. People don't stop learning because they grow old. They grow old, in most cases, because they stop learning. Older adults can help themselves make a better adjustment to changing life situations by taking advantage of a broad range of educational offerings which are readily available, at little or no fee, in most communities. Continuing education can help retirees explore new interests for their increased leisure. It can help them keep up-to-date and better informed. It can help them to get more for their money. Besides, learning is a happy experience.

Also, retirement means more time for recreation which, in turn, means being with people and having fun.

Topics For Discussion

I. Adult Education And Cultural Enrichment Opportunities

1. *Public School Continuing Education*

Most communities throughout the State have programs of continuing education which provide a variety of educational activities, many of which are offered during the day at a time convenient for older persons, tuition free for persons 60 and over.

A wide variety of cultural and avocational subjects (for enriched living)

High School Equivalency Program (leading to the issuance of a high school certificate)

Basic Adult Education (dealing with social living skills including consumer education, health and nutrition, family life, practical government)

Health education (for keeping healthy in the later years)

Consumer education (for stretching the retirement dollar)

Preretirement Education (for helping men and women to plan ahead to make the best use of retirement)

For further information:

Local public school, Director of Continuing Education

2. *Colleges and Universities*

Persons 60 years of age and over are permitted to audit courses at community colleges and units of SUNY system without tuition, examination, or credit, where space is available. Many community colleges are also establishing outreach courses in convenient, off-campus locations for senior citizens.

For further information:

Local community college or university, Admissions Office

3. *Public Libraries*

In all communities the public library can open up endless vistas to explore through the world of books. A library card, available at no cost, enables the individual to borrow books without fee. Library collections include a selection of large print books for persons with low vision as well as recordings of the spoken word and music. Many libraries offer regularly scheduled concerts, travelogues, discussion groups, film showings, and exhibits of all kinds.

For further information: Local public library

4. *Library for the Blind and Handicapped–Talking Books*

A national program of free library services to blind and physically handicapped persons operated within a network of 53 regional and 100 subregional libraries throughout the country. Full-length books and magazines in recorded form are mailed to readers and returned to libraries by postage-free mail. Playback equipment loaned free for use with records

For further information: Local library

5. *Local Museum*

Most museums offer enrichment programs including lectures, films, concerts, with reduced fees for senior citizens.

For further information:

Local museum
Association for the Blind

II. Recreational Opportunities

1. *Senior citizens clubs and centers*

Almost no community is without one or more senior citizens clubs or centers. These are operated by a variety of agencies including local government. Some are designed primarily for recreation; others provide a variety of services in addition to recreation, such as adult education, physical fitness programs, part-time employment service, volunteer service program, and a host of other projects to help older persons remain active and involved.

For further information: Local senior citizens center

2. *Vacations for the Elderly*

A small but growing number of community agencies operate low cost vacation programs for older persons in summer camps and other vacation facilities.

For further information: Area office for the aging

3. *Use of State Parks*

By administrative action residents of New York State 60 years of age and over may use State parks without paying the customary vehicular charge. Several regions within the State are providing limited bus service to State parks for senior citizens through the regional park commissions. A "Golden Pass" may be obtained by showing proof of New York State residency.

For further information:

State Department of Environmental Conservation; Office of Parks and Recreation

Hunting and fishing licenses may be procured at no cost by persons 70 years of age.

For further information: County Clerk's office

4. *Reduced Admission Costs for Concerts and Theatre*

In many communities cultural activities conducted by local colleges, churches and community groups offer tickets at reduced rates for senior citizens. In many cases, local movies offer special rates for retirees.

Volunteer Service

Introductory Remarks

A person's sense of personal worth often is related to his work and to family responsibilities. Older persons want to continue to be needed and useful. Many are glad to utilize some of their free time in community service which provides such work-related satisfaction as:

the comradeship of congenial people
a chance of recognition
an opportunity to contribute to a useful goal
association with a worthwhile group
stimulation for the mind and body

For many retirees the problem is one of finding an opportunity which will make the best use of their experience, talents and skills and the assurance that their help is needed and wanted. Our speaker today, Mr/Ms _____, is, I believe, going to tell us how much the community is in need of volunteers and some of the programs that would welcome our services.

So, as you learn of the various programs using volunteers, ask yourself these questions:

Is it something about which I care deeply?
Does it require a skill which I possess?
Does it provide association with congenial people?
Does it require time I am prepared to give?
Does it involve working with people or things? Which do I prefer?

III. Opportunities For Volunteer Service

1. *R.S.V.P. (Retired Senior Volunteer Program)*

A government-supported local program which reimburses for transportation costs and out-of-pocket expenses and provides groups of retired senior volunteers to hospitals, schools, rehabilitation centers, etc. Designed to help older citizens to keep active in community life by performing needed volunteer work in nonprofit agencies and organizations.

2. *S.C.O.R.E.*

Senior Service Corps of Retired Executives gives assistance to beginning and struggling small businesses.

3. *Senior Centers*

All centers operate volunteer programs which include group projects as well as referral of individuals.

4. *School Volunteer Programs*

Most public and parochial schools use volunteers in a variety of ways: as tutors on a one-to-one basis with students, library assistants, multimedia center aides, teachers' aides, and for enrichment activities. Retirees are eagerly sought by the schools.

5. *Health and Mental Health*

Hospitals, clinics and health agencies provide a great variety of choices for volunteer service including nurse's aide, help with trays, friendly visitor, gift shop.

6. *Children's Services* (preschool, day care programs)

These programs eagerly solicit older persons as volunteers who, they believe, provide an important grandparent image. The relationship is equally good for older persons (tell or read stories, play games, take on trips).

7. *Pre-Teens and Teens*

Boy Scouts and Girl Scouts are available and willing to serve as aides, group leaders, skills teachers, and program planners.

8. *Handicapped, Blind, Retarded Programs*

In many communities special programs are being operated for youth and adult handicapped. These programs are highly dependent upon one-to-one relationships which can be provided effectively by older persons (read, help with shopping, teach handicrafts, telephone, visit).

9. *Corrections*

Local, county, and State corrections institutions have ongoing need for volunteers to provide one-to-one assistance, to counsel with paroiees, and to serve as advocates.

10. *Consumer Advocacy*

A growing number of senior citizens and other civic associations have consumer projects for which volunteers are used to serve as activists, for lobbying, making surveys, alerting the public, etc.

For further information:

Voluntary Action Center or Community Chest
Individual institution/agency
Area office for the aging

Selected References

(Free and Inexpensive Materials)

Aids for Handicapped Readers, Reference Circular, Reference and Information Section, Division for the Blind and Physically Handicapped, Library of Congress, Washington, D.C. 20542

High School Equivalency (Administrator's Manual), The University of the State of New York, State Education Department, Division of Continuing Education, Albany, N.Y. 12234

Meeting Community Needs Through Voluntarism — Action, Pamphlet No. 4000–16, Action, Region II, 26 Federal Plaza, New York City 10007

New York State Library for the Blind and Visually Handicapped, 226 Elm Street, Albany, N.Y. 12202

Reading Materials in Large Type, Reference Circular, Reference and Information Section, Division of Blind and Physically Handicapped, Library of Congress, Washington, D.C. 20542

Recreation for the Elderly, State Office for the Aging, 855 Central Avenue, Albany, N.Y. 12206

SCORE, Small Business Administration, Form No. 610, Washington, D.C. 20416

You've Learned a Lot in 60 Years of Living. Don't Keep It To Yourself (brochure on R.S.V.P.) Flyer 45002, Action, Washington, D.C. 20525

Session IV

Housing-Living Arrangements Making A Will

Recommended Leadership

Manager, senior citizen housing, *or*
Representative of local housing authority
Local attorney

Format Of Meeting

For this session it is recommended that only that type of housing and health facilities which exist within the geographic area should be discussed. At the outset of the meeting it is desirable to list some of the possible areas of discussion and get the reactions of the participants as to which of the topics they wish to explore. Remind the group that the first hour will be devoted to living arrangements and the second hour to making a will.

First hour: 20 minutes for presentation
30 minutes for questions and discussion
Ten-minute break
Second hour: 30 minutes for presentation
30 minutes for questions and discussion

Opening Remarks

Housing expenses are a major concern of retirees living on a fixed income. In spite of the cost factor, it is the wish and will of retirees to maintain their independence and privacy as long as possible. Sooner or later, however, in the retirement years important decisions have to be made regarding housing or living arrangements.

In this session we will consider alternatives in housing and in the different types of health facilities available within the area.

Topics For Discussion

I. Apartment vs. Home Ownership (advantages/disadvantages)

Renting Legislation

By law, landlords in New York State are now required to keep leased premises in proper repair. Prior to this law, barring a provision in a lease to the contrary, landlords essentially were not obligated to repair an apartment or other rented facility.

II. Retirement Villages

Tenant usually buys a condominium apartment or separate house and shares ownership of the village facilities (advantages/disadvantages of moving to another part of the country).

III. Senior Housing Programs

1. *Low Income Public Housing*

   Eligible for low income senior citizens. Income, assets, and residency requirements vary in different communities.

   For further information: Local housing authority

2. *Rent Supplement*

   Persons over 62 years of age whose income is low enough to qualify for public housing, can qualify for a Federal rent subsidy in nonprofit housing projects built under this program.

   For further information: Local public housing authority

3. *Moderate Income Housing* (Nonprofit-sponsored apartments)

   Seniors whose incomes are moderate but still too high for public housing are eligible for nonprofit housing sponsored by churches, senior citizen organizations, labor unions, and other nonprofit agencies.

   For further information: Local housing authority

4. *Foster Homes for the Elderly*

   A placement program for adults who are unable to live alone because of physical, emotional, or mental conditions and who can benefit from being part of a family, share the advantages of family living, particularly senior citizens who can no longer maintain their own home but do not need a nursing home or other type of group care.

   For further information: Local department of social services

5. *Home Protective Services*

   Protective services to S.S.I. recipients and others who, because of physical and mental dysfunction, are unable to manage their own

resources or carry out the activities of daily living without the assistance of others, thus enabling them to remain in their own houses.

For further information: Local department of social services

6. *Residential Care Facilities*

Provides safe, comfortable residences for older persons capable of functional independence, stressing the social rather than the medical needs. Residents are provided dietary and housekeeping services, medical monitoring and recreational opportunities, relieving the individual of the anxieties of old age.

For further information: Local department of social services

IV. Nursing Home Care

1. *Adult Care Facilities*

Provide nursing and nutritional services as well as medical monitoring in a clean and comfortable nonresidential environment. Adult day care affords the older person an opportunity for decision making on his or her own behalf, while extending the long-term care facility's active participation in the community.

For further information: Local physician or county health department

2. *Intermediate Care Facilities*

Provide regular medical nursing and rehabilitation services in addition to room and board for people not capable of fully independent living. ICF's are for residents requiring less intensive nursing care than skilled nursing home facilities. This type facility may elect to be recognized for the Medicaid program.

For further information: Local physician or county health department

3. *Skilled Nursing Facilities*

Provide continuous nursing service on a 24-hour basis for convalescent patients. Registered nurses, licensed practical nurses, and nurse's aides provide services prescribed by the patient's physician. Emphasis is on medical nursing care with restorative, physical, and other therapies provided. This facility is recognized for both Medicare and Medicaid programs.

4. *Selecting a Nursing Home*

Type of accreditation:

Does the nursing home have a current license from the State?

Does the administrator have a current license from the State?

If Medicare/Medicaid is needed, is the nursing home certified to receive it?

What kind of services are provided (medicine, nursing, therapy)?

Are there provisions for special dietary needs?

Physical conditions?

Atmosphere of place?

Costs?

V. Mental Health Care

Long-term care facilities serve the needs of older persons with mental health problems, many of whom formerly were cared for in public institutions. Currently many older persons are entering facilities for comprehensive psychosocial services in a home-like setting instead of as formerly having to go to hospitals for the mentally sick.

For further information: Local or county mental health clinic or health department

Making A Will

Opening Remarks

Anyone who has savings or owns real estate, securities, or any form of personal property will be leaving an estate after death. Whether this is very little or a great deal, someone will have the task of disposing of the assets of the estate. Even where there is little to dispose of, or where there is joint membership, a will is necessary to assure that property will go where the individual prefers it to go.

For peace of mind in retirement living, a will should be regarded as a necessity; which is why we are including it in our session today.

Topics For Discussion

1. *Why a will is a necessity*
2. *What happens when there is no will*
3. *Personal affairs memorandum*
4. *Joint ownership*
   real estate

bank accounts
safe deposit box

5. *Power of attorney* (general/limited)
6. *Role of executor*
7. *Role of an attorney*
8. *Inheritance taxes*

Selected References

(Free and Inexpensive Materials)

Adult Care Homes, N.Y. Board of Social Welfare, 74 State Street, Albany, N.Y. 12207

Best Places to Live When You Retire: A Directory of Retirement Residences, Heusenkveld, H. and Musson, N., Frederick Fall Inc., New York, N.Y., 1968 (out of print)

Do You Need A Will?, N.Y. State Bar Association, 1 Elk Street, Albany, N.Y. 12207 (pamphlet)

Guide to Elderly Housing and Related Facilities, U.S. Department of Housing and Urban Development, Washington, D.C. 20410, 1971

She Needs A Home, N.Y. State Department of Social Services, Albany, N.Y. 12203

Thinking About A Nursing Home? (A Consumer's Guide), American Health Care Association, 1200 Fifteenth Street, NW., Washington, D.C. 20005

Where to Retire on a Small Income, Norman D. Ford, Harian Publications, Greenlawn, N.Y. 11740, 1964

Why You Need A Lawyer (reasons for a lawyer, basis for fees, etc.), N.Y. State Bar Association, 1 Elk Street, Albany, N.Y. 12207 (pamphlet)

Your Personal Guide to Successful Retirement, Sidney Margolius, Random House, N.Y. 10022, 1969

Your Retirement Moving Guide (A Better Retirement Book), American Association of Related Reasons, P.O. Box 2400, Long Beach, California 90801

Appendix

ATTENTION: ALL GOLD CARD HOLDERS!

Do you know you may be eligible for additional monies from Social Security or Food Stamps?

Are you aware of additional Home Services, Health Services and Nutritional Services that are available to you?

Have you ever thought of spending your leisure time more creatively?

Have you ever thought of becoming a volunteer?

Are you aware of all your consumer rights and what consumer assistance is available to you?

If the answer to all the above questions is not yes, then this is your opportunity to hear the facts "straight." We promise excellent speakers and responses to your questions in a warm and informal setting. Please note the schedule below for locations, times and dates most convenient for you.

TOPIC	LOCATION	TIME	DATE

SENIOR CITIZENS!

FREE INFORMATION CLASSES

How to get those extras out of Retirement Living.

TOPICS:

- DOLLAR STRETCHERS
- HEALTH CARE/FOOD SERVICE
- HOME SERVICES
- SUCCESSFUL PATTERNS FOR RETIREMENT LIVING
- CREATIVE LEISURE
- VOLUNTARISM
- SELECTED CONSUMER INFORMATION

PLUS OTHERS

SPEAKERS
PAMPHLETS

DATES/LOCATION

Central School
Continuing Education
information call